

Information to identify the case:

Debtor 1	Danielle Marazzi	Social Security number or ITIN	xxx-xx-3018
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-22723-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Danielle Marazzi

10/16/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danielle Marazzi
Debtor(s)

Case No. 18-22723-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 16, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db	+ Danielle Marazzi, 72 King George Road, Warren, NJ 07059-6957
aty	#+ Jessica Gavin, KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
cr	+ ALDRIDGE PITE, LLP, Attn: Jenelle C. Arnold, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
517608728	+ Aes/wells Fargo, Pob 61047, Harrisburg, PA 17106-1047
517608731	CAN Capital Asset Servicing, 10 Bank Street, Fl B, White Plains, NY 10606-1933
517608733	+ Castro Home Improvements, 311 West Clinton St., Apt. 2, Dover, NJ 07801-2147
517608735	+ Edward Mueller Plumber Heating & Cooling, 1941 Oak Tree Road, Suite 201, Edison, NJ 08820-2069
517608738	+ Joseph Laudisi, 58 Estate Point Road, Toms River, NJ 08753-2046
517608739	+ Lecona Tile Pro, 745 Ogden Street, 2nd Floor, Elizabeth, NJ 07202-2639
517610609	+ Luigi Marazzi, 72 King George Rd, Warren, NJ 07059-6957
517608740	+ Modern Limb & Brace Co., 916 Somerset Street, Watchung, NJ 07069-6342
517608741	+ Morristown Pathology Associates PA, 100 The American Road, Suite 118, Morris Plains, NJ 07950-2443
517669877	+ NJCLASS, POB 548, Trenton, NJ 08625-0548
517608743	+ NJCOSM, 150 North Finley Avenue, Basking Ridge, NJ 07920-1686
517610610	+ Olivia Manning-Saez, 13 Orchard Steet, Bernardsville, NJ 07924-2514
517608745	+ PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609
517608746	PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
517608744	+ Paolo Iandiorio and Maria Iandiorio, c/o PAWAR GILGALLON & RUDY LLC, attn: Robert J. Rudy III, 6 South Street, Suite 201, Morristown, NJ 07960-8108
517608747	+ RBVH Hillsborough, 210 Route 206 South, Hillsborough, NJ 08844-4122
517608748	+ RC Electrical Contractors LLC, 6 Cottage Place, Gillette, NJ 07933-1702
517608750	+ RJT Electrical, 133 Dorset Drive, Clark, NJ 07066-3026
517608749	+ Rickart Collection Systems, Inc., 575 Milltown Road, P.O. Box 7242, North Brunswick, NJ 08902-7242
517927339	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517608753	+ State Of NJ Student, 4 Quakerbridge Plz, Trenton, NJ 08619-1241
517608752	State of New Jersey Division of Taxation, Revenue Processing Center - Payments, PO Box 111, Trenton, NJ 08645-0111
517608754	+ Summit Breast Care LLC, 98 Ford Avenue, Denville, NJ 07834-1374
517740527	+ THE BANK OF NEW YORK, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
517634211	+ THE BANK OF NEW YORK MELLON, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518733740	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518733741	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826
517608759	+ Tancredi Plumbing & Heating Contractors, PO Box 206, Basking Ridge, NJ 07920-0206
517636715	+ Tancredi Plumbing and Heating Contractors, Inc., 125 Church St., Basking Ridge, NJ 07920-2911
517608761	+ The Bank of NY Mellon, c/o KML Law Group, PC, 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812
517608762	+ The Bernards-Ridge Connection, PO Box 4081, Warren, NJ 07059-0081
517608763	+ The Bridgewater Connection, PO Box 4081, Warren, NJ 07059-0081
517608764	+ The Flooring Gallery, 9 Whippany Road, Whippany, NJ 07981-1540
518195322	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517608765	+ Ultimate Electric Co., 105 Voorhees Rd., Glen Gardner, NJ 08826-3205

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 16 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 16 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517608729	EDI: AMEREXPR.COM	Oct 17 2020 01:53:00	American Express, PO Box 1270, Newark, NJ 07101-1270
517642311	EDI: BECKLEE.COM	Oct 17 2020 01:48:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517608730	EDI: BANKAMER.COM	Oct 17 2020 01:48:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
517608732	EDI: CAPITALONE.COM	Oct 17 2020 01:48:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517608734	+ EDI: CITICORP.COM	Oct 17 2020 01:53:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
517608736	+ EDI: WFFC.COM	Oct 17 2020 01:53:00	EFS Finance Co., 900 Equitable Buil, 604 Locust Street, Des Moines, IA 50309-3705
517608737	EDI: IRS.COM	Oct 17 2020 01:53:00	IRS Department of the Treasury, ACS Support, PO Box 8208, Philadelphia, PA 19101-8208
517608742	Email/Text: NCI_bankonotify@ncirm.com	Oct 16 2020 21:57:00	Nationwide Credit Inc, PO Box 14581, Des Moines, IA 50306-3581
517835964	+ Email/Text: bankruptcy@pseg.com	Oct 16 2020 21:57:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517608751	+ Email/Text: clientservices@simonsagency.com	Oct 16 2020 22:00:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517608755	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Syncb/banarepdc, Po Box 965005, Orlando, FL 32896-5005
517608756	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Syncb/ethan Allen, C/o Po Box 965036, Orlando, FL 32896-0001
517608757	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
517608758	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Syncb/tjx Cos Dc, Po Box 965015, Orlando, FL 32896-5015
517608760	+ EDI: CITICORP.COM	Oct 17 2020 01:53:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517721713	+ EDI: AIS.COM	Oct 17 2020 01:53:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517608766	+ EDI: WFFC.COM	Oct 17 2020 01:53:00	WF EFS, Po Box 84712, Sioux Falls, SD 57118-4712
517674152	EDI: WFFC.COM	Oct 17 2020 01:53:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-3

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cr		NJCLASS
517647241	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517610608	##+	Kitchens Ltd, 657 Valley Road, Gillette, NJ 07933-1919

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrea Dobin	ecftrusteead@msbnj.com NJ55@ecfbis.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2005-48T1) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2005-48T1) ewassall@logs.com, njbankruptcynotifications@logs.com
Karina Pia Lucid	on behalf of Debtor Danielle Marazzi klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Rebecca Ann Solarz	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2005-48T1) rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7